

## Proposed NU Business Name: **Speed Plus**



Project identification and prepared by: Md Mahabur Rahman  
, Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>KAWSAR AMIN</b>
Age	:	31-12-1991 ( 27 Years)
Education, till to date	:	B.Sc( computer)
Marital status	:	Married
Children	:	0 Dauther 01Son
No. of siblings:	:	0 Brothers 0Sisters
Address	:	Vill:Satter kandi ,P.O: Boldiata,P.S: Dhanbari, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST;KOHINUR BEGUM
(iii) Father's name	:	MD.SEKENDAR ALI
(iv) GB member's info	:	Branch: Nalhara, Centre # 57(male), Member ID: 5811 , Group No: 07 Member since: 2000 -2007( 07Years) First loan: BDT = 5000 Last Loan = 10,000
<b>Further Information:</b>	:	Outstanding loan:= 0
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	05 years of business experience.
Own Business and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-011075
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD.SEKENDAR ALI** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Speed Plus
Location	:	Dorji road,Dhanbari,Tangail
Total Investment in BDT	:	BDT 820,000/-
Financing	:	Self BDT 740,000/- (from existing business) 90% Required Investment BDT 80,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 240,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;pc,server etc.</li> <li>▪Average 30 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>3</b> employee.</li> <li>▪The shop is rented .</li> <li>▪Collects goods from .Dhanbari</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	0	0	0
services	1,500	45,000	540,000
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Variable Expense</b>			
0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		2000	24,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		18000	216,000
Entertainment		300	3,600
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>29,100</b>	<b>349,200</b>
<b>Net Profit (E) [C-D]</b>		<b>15,900</b>	<b>190,800</b>

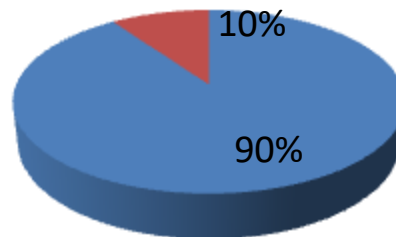
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
sarver	1p	200000	200000	sarvare	1p	80000	80,000	280,000
pc	3p	70000	210000	pece	0	0	0	210,000
sarver pc	1p	300000	300000	sarvaer pece	0	0	0	300,000
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	2	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			10000	Others			0	10,000
Secuirity of Shop			20000					20,000
Machinaries			0	Machinaries			0	0
<b>Total</b>			<b>740,000</b>				<b>80,000</b>	<b>820,000</b>

## Source of Finance

■ Entrepreneur's contibution 740000

■ Investor's Investment 80000

■ Total 820000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
0	0	0	0	0
services	1,700	51,000	612,000	642,600
<b>Total Sales (A)</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>	<b>642,600</b>
Less. Variable Expense				
0	0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>	<b>642,600</b>
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		2200	26,400	27,720
Transportation		550	6,600	6,930
Salary (self)		5,000	60,000	60,000
Salary (staff)		18,000	216,000	216,000
Entertainment		330	3,960	4,158
Graud Bill		0	0	0
Generator Bill		0	0	0
Mobile Bill		315	3,780	3,969
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>29,395</b>	<b>352,740</b>	<b>354,777</b>
<b>Net Profit (E) [C-D)</b>		<b>21,605</b>	<b>259,260</b>	<b>287,823</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>



## **Cash flow projection on business plan (rec. & Pay)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	259,260	287,823
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		211,260
	<b>Total Cash Inflow</b>	<b>339,260</b>	<b>499,083</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>211,260</b>	<b>451,083</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

